

payee;" and/or "for each entry and transaction and station, transmitting, in the form of data, any additional amount to a separate station and, within the separate station crediting, in the form of data, the additional amount into a payor account."

Claims 41 to 54 are believed to be distinct and non-obvious from any of the references, alone or in combination by virtue of "entering data that identifies a credit or debit amount into a point of sale terminal that receives data concerning a payor's purchases and other transactions, said point of sale terminal being controlled by the merchant;" and/or "transmitting the data that identifies the credit or debit amount to a separate network;" and/or "transferring any data representing a debit or credit back to the merchant"

The dependent claims are believed more particularly to be distinct and non-obvious by virtue of claim 37 reciting the separate station is part of the network controlled by the payee; claim 38 reciting the step of printing out the status of said payor account; claim 39 reciting assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts; claim 40 said separate station stores, in computer code, one or more payor accounts from one or more payors; claim 42 reciting the step of a second payor entering a tendered amount into the point of sale terminal of a network controlled by the merchant, said amount being greater than an amount due the merchant for a sale and subtracting any amount due the merchant from at least a portion of the

tendered amount of the second payor to obtain a second additional amount and further transmitting any second additional amount to the separate network and, within the separate station crediting the additional amount into a payor account of the second payor; the recitation in claim 43 of the transmitting of data is performed after each entering step and in claim 44 of the transmitting of data is performed after a plurality of entering steps; the recitation in claim 45 of the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data; the recitation in claim 46 of said transmitting of the data is performed by the merchant, and the modifying and transferring are performed in the separate network in control of the merchant; the recitation in claim 47 of said entering and transmitting are performed by the payor, and the modifying and transferring are performed in the separate network in control of the merchant; the recitation in claim 48 of the separate station handles both data and cash; the recitation in claim 49 of entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the merchant; at a later time entering data that identifies a debit amount into a station controlled by the merchant; the recitation in claim 50 of said payor account is an existing payor account; and in claim 51 of entering the data into a payor account occurs at multiple unrelated merchants; the recitation in claim 52 of any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the merchant; the recitation

in claim 53 of the station at which the tendered amount is entered prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

None of the references, alone or in combination, suggests any of these features nor in any sense make the claims obvious. The cited patents were Lawlor and Kight.

In Lawlor, the payor deals with a station controlled by the payor's own station, or a station controlled by an intermediary. The payor uses the station to select one of a number of merchants. The merchant never controls the station.

Lawlor's Fig. 2 emphasizes the separation of the users (payors) from the payees (plural).

The Lawlor specification further stresses this in column 33, lines 2 to 10, which read:

"When bill payment is selected from the main menu of services the user's account balances is presented, his terminal 54 displays a unique list of payees (preferably specified beforehand by the user in response to a questionnaire or the like). After selecting one payee, the amount of payment is entered on the keypad 114 and the figures appear on display 102 (but are not transmitted until a buffer is ready for transmission)." [emphasis added]

Since the Lawlor user (payor) at the terminal 54 selects the payee from among a number of payees it is clear that Lawlor's terminal is not controlled by

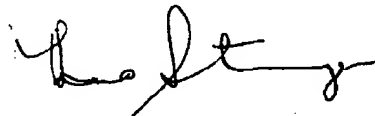
the payee. There is not the slightest hint in that passage that suggests that the user terminal is controlled by the payee.

There is nothing in Kight that adds anything to Lawlor's failure to suggest that the user terminal is controlled by the payee. This applies to the dependent claims as well. Thus no combination of Lawlor and Kight can make any of claims 36 to 53 obvious.

The references cited in the September 11, 2003 and December 11, 2003 Information Disclosure Statements are believed to add nothing to the aforementioned references to make the claimed subject matter obvious. No combination is believed to suggest the aforementioned features.

In view of the above, it is respectfully requested that the claims be allowed and the case passed to issue.

Respectfully submitted,



Leo Stanger
Registration No. 19,188

P.O. Box 1455
382 Springfield Avenue
Summit, NJ 07901
(908) 277-8588

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CLAIMS SHOWING AMENDMENTS 09-17-03

1. (previously amended) A method of changing credits in payor accounts from financial transactions between a payor and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs said method, said method comprising the steps of:

entering, in the form of data, a tendered amount into a station of a network controlled by the payee, said amount being greater than any amount due the payee;

subtracting, in the form of data, any amount due the payee from at least a portion of the tendered amount to obtain an additional amount;

transmitting, in the form of data, the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station crediting, in the form of data, the additional amount into a payor account.

2. (previously amended) A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the payor account in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amount.

3. (previously amended) A method as in claim 2, further comprising the step of printing out the status of said payor account.

4. (previously amended) A method as in claim 1, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

5. (previously amended) A method as in claim 2, wherein said payor account is one of a plurality of payor accounts, further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the payor accounts.

6. (previously canceled)

7. (previously canceled)

8. (previously canceled)

9. (previously canceled)

10. (previously canceled)

11. (previously canceled)

12. (previously canceled)

13. (previously canceled)

14. (previously canceled)

15. (previously amended) A method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, said method comprising:

a step of entering, in the form of data, and into a system, a base amount of at least one payment between a payor and a payee;

a step of changing, in the form of data, the balance of an operating account of the payor on the basis of the amount of the one transaction;

a step of automatically adjusting, in the form of data, the balance of the operating account, on the basis of the one transaction to form a rounder amount, and the balance of a a rounder account of the payor on the basis of the automatic adjustment.

16. (previously amended) A method as in claim 15, wherein the adjusting step is performed after each changing step.

17. (previously amended) A method as in claim 15, wherein the adjusting step is performed after a plurality of changing steps.

18. (previously amended) A method as in claim 15, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said payor.

19. (previously amended) A method as in claim 15, wherein the system is a computer system.

20. (previously amended) A method as in claim 15, wherein said entering step is performed by the payee to the transaction, and the changing and adjusting steps are performed outside the control of payee.

21. (previously amended) A method of modifying data in a payor account from a financial transaction between a payor and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, comprising:

entering data that identifies a credit or debit amount into a station controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee;

within the separate network, modifying the data associated with the payor account as a credit or debit; and

transferring any data representing a debit or credit back to the payee.

22. (previously added) A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. (previously added) A method as in claim 21, wherein the transmitting of data is performed after each entering step.

24. (previously added) A method as in claim 21, wherein the transmitting of data is performed after a plurality of entering steps.

25. (previously amended) A method as in claim 21, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. (previously added) A method as in claim 21, wherein said transmitting of the data is performed by the payee, and the modifying and transferring are performed outside the control of the payee.

27. (previously added) A method as in claim 22, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed by a third party other than the payee.

28. (previously added) A method as in claim 21, wherein the separate station, controlled by other than the payee, handles both data and cash.

29. (previously amended) A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the payee; at a later time entering data that identifies a debit amount into a station controlled by the payee.

30. (previously amended) A method as in claim 21, wherein said payor account is an existing payor account.

31. (previously amended) A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees.

32. (previously amended) A method as in claim 1, wherein any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the payee.

33. (previously added) A method as in claim 1, wherein, in response to data signals from the separate station, the station controlled by the payee prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

34. (previously added) A method as in claim 1, further comprising, in response to payor data signals, transmitting data in the payor account back to the station controlled by the payee.

35. (previously added) A method as in claim 1, further comprising, in response to payor data signals entered in the payee station, transmitting data in the payor account back to the station controlled by the payee.

36. (New) A method of changing credits in payor accounts from financial transactions between one or more payors and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs said method, said method comprising the steps of:

entering, in the form of data, and into different stations of a network controlled by the payee and in different transactions, respective amounts each being greater than an amount due the payee;

for each entry and transaction and station, subtracting, in the form of data, any amount due the payee from at least a portion of the tendered amount to obtain an additional amount;

for each entry and transaction and station, transmitting, in the form of data, any additional amount to a separate station and, within the separate station crediting, in the form of data, the additional amount into a payor account.

37. (New) A method as in claim 36, wherein the separate station is part of the network controlled by the payee.

38. (New) A method as in claim 36, further comprising the step of printing out the status of said payor account.

39. (New) A method as in claim 36, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

40. (New) A method as in claim 36, wherein said separate station stores, in computer code, one or more payor accounts from one or more payors.

41. (New) A method of modifying data in a payor account from a financial transaction between one or more payors and a merchant using a point of sale terminal, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, comprising:

entering data that identifies a credit or debit amount into a point of sale terminal that receives data concerning a payor's purchases and other transactions, said point of sale terminal being controlled by the merchant;

transmitting the data that identifies the credit or debit amount to a separate network;

within the separate network, modifying the data associated with the payor account as a credit or debit; and

transferring any data representing a debit or credit back to the merchant.

42 (New) A method as in claim 41, further comprising the step of a second payor entering, in the form of data, a tendered amount into the point of sale terminal of a network controlled by the merchant, said amount being greater than an amount due the merchant for a sale;

subtracting, in the form of data, any amount due the merchant from at least a portion of the tendered amount of the second payor to obtain a second additional amount;

transmitting, in the form of data, any second additional amount to the separate network and, within the separate network crediting, in the form of data, the additional amount into a payor account of the second payor.

43. (New) A method as in claim 41, wherein the transmitting of data is performed after each entering step.

44. (New) A method as in claim 41, wherein the transmitting of data is performed after a plurality of entering steps.

45. (New) A method as in claim 41, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

46. (New) A method as in claim 41, wherein said transmitting of the data is performed by the merchant, and the modifying and transferring are performed in the separate network in control of the merchant.

47. (New) A method as in claim 42, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed in the separate network in control of the merchant.

48. (New) A method as in claim 41, wherein the separate station handles both data and cash.

49. (New) A method as in claim 41, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the merchant; at a later time entering data that identifies a debit amount into a station controlled by the merchant.

50. (New) A method as in claim 41, wherein said payor account is an existing payor account.

51. (New) A method as in claim 41, wherein entering the data into a payor account occurs at multiple unrelated merchants.

52. (New) A method as in claim 41, wherein any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the merchant.

53. (New) A method as in claim 41, wherein, in response to data signals from the separate station, wherein the station at which the tendered amount is entered prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.